EXHIBIT 14

From:	Hamish Tonkin/EUZ/ChubbMail
Sent:	Thursday, May 12, 2016 5:14 AM
To:	Russell Hodey <rhodey@chubb.com>; Ghislanzoni, Claudio <Claudio.Ghislanzoni@Chubb.com>
Cc:	Pullinger, Ben - Sydney <Ben.Pullinger@Chubb.com>; Dan Tedeschi/EUZ/ChubbMail; Rowlands, David <David.Rowlands@Chubb.com>; Emily A Gillett <egillett@chubb.com>; Martin.Sill@dws.com.au
Subject:	RE: Changing Rules Engine Software
Attach:	Rules Engine matrix.xlsx

Hi Russ,

Please see attached the criteria for determining the type of rules engine. I am in favour of proposing coding the Evolution rules in Java (with a few caveats) – so long as we adhere as much as possible the criteria in the attached spreadsheet. Please can you let me know if there are any exceptions.

I agree, the majority of the business rules you sent through are quite simple and atomic. Some commentary and guidelines tho (also in tab "rules standards"), I would try and make the rules as linear as possible with single operands, rather than combining them as per some of the rules (Blaze is fine for multiple operands and parent/child/chaining/rete etc) as we don't want to develop this sort of functionality into something we are building from scratch. When we start nesting decisions and getting more complex rule algorithms is where we edge over to Option 2 and 3. So advice is to split the rules (that have multiple operands or chaining/rete/etc) into new discrete rules.

Let's wait and see what Martin comes up with in terms of analysis, before we go down investigating Drools any further.

Catch up on Monday. In meantime, any questions please shout.

Cheers

Hamish

From: rhodey@chubb.com [mailto:rhodey@chubb.com]
Sent: 12 May, 2016 00:55
To: Ghislanzoni, Claudio
Cc: Pullinger, Ben - Sydney; Tedeschi, Dan; Rowlands, David; Gillett, Emily A; Tonkin, Hamish; Martin.Sill@dws.com.au
Subject: Changing Rules Engine Software

Gents,
Thanks for everyone's time yesterday, we really appreciate the support. Attached are the rules for New Business & renewals, which I'm sure you'll agree are pretty straight forward.

Hamish - didn't get your matrix, can you send over please

Having discussed this further with Martin, the solution architect at DWS, here is our proposal (it does differ from what we agreed last night but I believe helps us to make a more informed decision, once the research is complete) -

1. DWS will continue to explore Drools as they believe this java library will significantly reduce the effort of the re-engineering effort (ie. rough estimate possibly in half)
2. This will be concluded by Friday (tmw for us). DWS will keep Ben in the loop with this research

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3. We all reconvene on Monday (night AUS time), along with Martin to determine -

a. That a tactical solution is suitable, or not
b. What that tactical solution is - native java, or Drools

Can someone help highlight the questions that need to be addressed on Drools so we can get these looked into also.

REDACTED	
REDACTED	Good or bad, timing, depending on your view point!

Afraid I am off tmw and travelling so will re-connect on Monday. In the meantime Martin will be happy to work with Ben on any detailed questions etc

Speak Monday

Russell Hodey
Head of Strategic Delivery, APAC IT

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ACE and Chubb are now one.
----- Forwarded by Russell Hodey/INTL/ChubbMail on 12/05/2016 09:50 AM -----

From:	Martin Sill <Martin.Sill@dws.com.au>
To:	"rhodey@chubb.com" <rhodey@chubb.com>
Date:	12/05/2016 09:12 AM
Subject:	Referral rules specifications

Hi Russ,

Attached are the New Business and Renewal referral rules specifications.

As you'll see, the conditions tested are quite straightforward, and there is very little, if any branching or conditionality of the type: If Condition A, Test Condition B, else do Condition C.

I'll pull together some brief notes on how rules are implemented in Blaze currently - it's very straightfoward.

Cheers,
Martin

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Please consider the environment before printing this email.(See attached file: Australia PLD New Business Referral Rules v1.6.xls)(See attached file: Australia PLD Renewal Referral Rules v2.0.xls)